

MEMORANDUM

TO: COMMERCE, INSURANCE AND ECONOMIC DEVELOPMENT (CIED) TASK FORCE
FROM: CARA SULLIVAN, INTERIM TASK FORCE DIRECTOR
DATE: OCTOBER 25, 2012
RE: 35 DAY MAILING—2012 STATES AND NATION POLICY SUMMIT

ALEC will host its 2012 [States and Nation Policy Summit \(SNPS\)](#) at the Grand Hyatt Washington in **Washington, D.C.** from **November 28th-30th**. Early registration deadline is **November 8th** so register now to take advantage of reduced rates. You may register and make hotel arrangements [here](#).

Task Force members should attend the following events:

- **Wednesday, November 28th**
 - Transportation and Infrastructure Subcommittee 8:00 - 9:30 AM
 - Financial Services Subcommittee 10:00 – 11:30 AM

We strongly encourage attendance of all Task Force members at subcommittee meetings as they are an important educational resource and means of discussing model policy to be considered at the Task Force meeting.
- **Friday, November 30th**
 - Commerce, Insurance and Economic Development Task Force meeting 2:00 - 5:00 PM

Full agendas, model policies and materials you will need for the meeting are available through this Box.com link. If your network does not allow you to access Box.com or you would prefer a hard copy, please email csullivan@alec.org.

Also of interest, the Civil Justice Task Force is hosting a meeting of their Workers' Compensation Subcommittee on Wednesday, November 28th from 10:15-11:00 AM. All CIED Task Force members are invited and encouraged to attend. If you have any questions, please contact Amy Kjose, Civil Justice Task Force Director, at akjose@alec.org.

In an effort to ensure ALEC's policies are up-to-date and within ALEC principles, the ALEC Board approved a process to review all model policies older than 5 years. The guidelines governing this process are attached and model policy summaries and full text of the considered policies are accessible through the Box.com link.

Please find the following materials enclosed:

- SNPS Agenda-at-a-Glance
- Transportation and Infrastructure Subcommittee Tentative Agenda
- Financial Services Subcommittee Tentative Agenda
- Task Force Meeting Tentative Agenda
- Draft Model Policy
- Letter from ALEC Senior Director of Policy explaining sunset process
- Sunset Review Report
- SNPS 2012 Registration Forms
- ALEC Scholarship (Reimbursement) Policies by Meeting
- ALEC Mission Statement
- Summaries and full text of model policies to be considered in sunset review process – Second document in Box.com

I look forward to seeing all of you here in D.C.! If you have any questions or comments regarding the meeting or the Task Force, please contact me at 202-742-8513 or csullivan@alec.org.

Sincerely,
Cara Sullivan

Agenda

Tuesday, November 27th

Joint Board of Directors Meetings	7:30 am – 5:00 pm
Registration	12:00 pm – 5:00 pm
ALEC Joint Board Reception and Dinner	6:00 pm – 9:30 pm

Wednesday, November 28th

Registration	7:30 am – 5:00 pm
Task Force Subcommittee Meetings	8:00 am – 11:45 am
Exhibits	9:00 am – 5:00 pm
State Chairs Meeting	9:00 am – 11:00 am
New Legislator Orientation	10:15 am – 11:15 am
Opening Plenary Luncheon	11:30 am – 1:15 pm
Task Force Chairs Meeting	1:30 pm – 2:45 pm
Workshops	1:30 pm – 4:15 pm
Hospitality Suite	9:00 pm – 11:00 pm

Thursday, November 29th

Registration	7:30 am – 5:00 pm
Plenary Breakfast	8:00 am – 9:15 am
Exhibits	9:00 am – 5:00 pm
Workshops	9:30 am – 12:15 pm
Plenary Luncheon	12:30 pm – 2:15 pm

Task Force Meetings 2:30 pm – 5:30 pm

- Energy, Environment, and Agriculture Task Force
- Health and Human Services Task Force
- International Relations Task Force
- Tax and Fiscal Policy Task Force

National Chairman's Reception, *by Invitation Only* 5:30 pm – 6:30 pm

Gala Holiday Reception 6:30 pm – 8:30 pm

Hospitality Suite 9:00 pm – 11:00 pm

Friday, November 30th

Registration 7:30 am – 2:30 pm

Plenary Breakfast 8:00 am – 9:15 am

Workshops 9:30 am – 12:15 pm

Plenary Luncheon 12:30 pm – 1:45 pm

Task Force Meetings 2:00 pm – 5:00 pm

- Civil Justice Task Force
- Communications and Technology Task Force
- Commerce, Insurance, and Economic Development Task Force
- Education Task Force

**Transportation and Infrastructure Subcommittee
2012 States and Nation Policy Summit
Wednesday, November 28th
8:00-9:30 AM
Location TBA**

Tentative Agenda

- 8:00 AM** **Welcome and Introductions**
Delegate John Cosgrove, *Virginia*, Public Sector Chair
Mr. Geoff Segal, *Macquarie Capital*, Private Sector Chair
- 8:05 AM** **“Infrastructure Finance for the 21st Century”**
Moderator: Mr. Geoff Segal, *Macquarie Capital*
Mr. Ed Crooks, *Booz Allen Hamilton*
Mr. Robert Poole, *Reason Foundation*
Ms. Petra Smeltzer, *National Association of Water Companies*
- 8:50 AM** **Proposed Model Legislation: Discussion and Advisory Vote**

“An Act Providing for the Detection and Prevention of Fraud, Waste, Abuse and Improper Payments in State Government”

“Resolution Supporting the Elimination of Federal Restrictions on Tolling”
- 9:25 AM** **For the Good of the Order**
- 9:30 AM** **Adjournment**

**Financial Services Subcommittee
2012 States and Nation Policy Summit
Wednesday, November 28th
10:00 – 11:30 AM
Location TBA**

Tentative Agenda

- 10:00 a.m. Welcome and Introductions**
Representative Fred Steen, *North Carolina*
Mr. Paul Russinoff, *VISA*
- 10:05 a.m. Presentation: “State Mortgage Loan Officer Licensing and the Unintended Consequences of the SAFE Act” (30 minutes)**
Mortgage Bankers Association
Mr. Pete Mills, *Senior Vice President, Residential Policy and Member Services*
Mr. Ken Markison, *Associate Vice President and Regulatory Counsel*
Mr. William Kooper, *Associate Vice President*
- 10:40 a.m. Proposed Model Legislation: Discussion and Advisory Vote**
“A Resolution Concerning the Use of Credit Information in Personal Insurance”
- 11:00 a.m. Presentation: “The Effects of Dodd-Frank on the States”**
Speaker TBA
- 11:25 a.m. For the Good of the Order**
- 11:30 a.m. Adjournment**

**Commerce, Insurance & Economic Development Task Force
2012 State and National Policy Summit
Friday, November 30th
2:00 pm – 5:00 pm
Location TBA**

Tentative Agenda

1. Call to Order

2:00 PM

Attendance

Approval of Minutes

Subcommittee Reports

- a) Transportation and Infrastructure
- b) Financial Services
- c) Surety Insurance [No report at this time]
- d) Labor and Business Regulation [No report at this time]

2. Model Legislation and Presentations

2:30 PM

“A Resolution Concerning the Use of Credit Information in Personal Insurance”

Presentation: How To Limit Union Influence and Expand Worker Choice (15 minutes)

Mr. James Sherk, *The Heritage Foundation*

“An Act Providing for the Detection and Prevention of Fraud, Waste, Abuse and Improper Payments in State Government”

Presentation: Infrastructure Finance for the 21st Century (5 minutes)

Ms. Petra Smeltzer, *National Association of Water Companies*

“Resolution Supporting the Elimination of Federal Restrictions on Tolling”

Voting on Policies Scheduled to Sunset

Representative Glenn Vaad, *Colorado* and Mr. Emory Wilkerson, *State Farm Insurance*
Task Force co-chairs

3. For the Good of the Order

4:55 PM

4. Adjournment

5:00 PM

DRAFT A Resolution Concerning the Use of Credit Information in Personal Insurance

Summary

This resolution opposes any state laws or regulations that ban or impose significant limits on the use of credit information in personal insurance rating and underwriting decisions.

Model Resolution

WHEREAS, insurance is the most important area of economic activity regulated almost entirely at the state level in the United States and;

WHEREAS, a functioning insurance market depends on the fair, effective use of data relevant to risk;

WHEREAS, studies by the Federal Trade Commission, the Texas Department of Insurance, and academic researchers at the University of Pennsylvania and Cornell University have found that credit scores correlate strongly with personal insurance claims behavior;

WHEREAS, there is no evidence that the use of credit information in setting insurance rates unfairly impacts groups identified by age, race, sex, or any other category widely protected by law;

WHEREAS, used properly, credit based insurance scores should be one, among many factors, that an insurer uses to set an insurance rate;

WHEREAS, credit information should never be the sole factor involved in an insurance rating or underwriting decision without consideration of other factors;

WHEREAS, the preponderance of the evidence reveals that allowing insurers to use credit based insurance scores in determining insurance rates results in lower rates for the majority of consumers and fairer rates for all;

WHEREAS, any disparate impact analysis of the use of credit under the Fair Housing Act should not, consistent with the McCarran-Ferguson Act, impair, invalidate or supersede any state law regulating the use of credit, including the filed rate doctrine under state court decisions;

WHEREAS, the National Conference of Insurance Legislators (NCOIL) has drafted, approved and periodically updated a Model Act Regarding the Use of Credit Information in Personal Insurance;

WHEREAS, twenty nine (29) states have adopted the NCOIL model or statutes functionally equivalent to it.

THEREFORE, BE IT RESOLVED that the American Legislative Exchange Council (ALEC) commends and endorses the current version of the NCOIL Model Act Regarding the Use of Credit Information in Personal Insurance attached hereto;

47 **BE IT FURTHER RESOLVED** that ALEC endorses the reasonable use of credit information in
48 personal insurance rating and underwriting;
49

50 **BE IT FURTHER RESOLVED** that ALEC opposes any state laws or regulations that ban or impose
51 significant limits on the use of credit information in personal insurance rating and underwriting
52 decisions.

Obtained and released by:
Common Cause and
The Center for Media and Democracy

MODEL ACT REGARDING USE OF CREDIT INFORMATION IN PERSONAL INSURANCE

*Adopted by the Property-Casualty Insurance and Executive Committees on November 22, 2002.
Readopted by the Property-Casualty Insurance Committee on November 17, 2005, and Executive
Committee on November 19, 2005.
Amended on July 12, 2009, to expand on extraordinary life circumstances provisions.*

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Section 1. Short Title

This Act may be called the *Model Act Regarding Use of Credit Information in Personal Insurance*.

Section 2. Purpose

The purpose of this Act is to regulate the use of credit information for personal insurance, so that consumers are afforded certain protections with respect to the use of such information.

Section 3. Scope

This Act applies to personal insurance and not to commercial insurance. For purposes of this Act, "personal insurance" means private passenger automobile, homeowners, motorcycle, mobile-homeowners and non-commercial dwelling fire insurance policies [and boat, personal watercraft, snowmobile and recreational vehicle policies]. Such policies must be individually underwritten for personal, family or household use. No other type of insurance shall be included as personal insurance for the purpose of this Act.

Section 4. Definitions

For the purposes of this Act, these defined words have the following meaning:

- A. Adverse Action—A denial or cancellation of, an increase in any charge for, or a reduction or other adverse or unfavorable change in the terms of coverage or amount of, any insurance, existing or applied for, in connection with the underwriting of personal insurance.
- B. Affiliate—Any company that controls, is controlled by, or is under common control with another company.
- C. Applicant—An individual who has applied to be covered by a personal insurance policy with an insurer.
- D. Consumer—An insured whose credit information is used or whose insurance score is calculated in the underwriting or rating of a personal insurance policy or an applicant for such a policy.
- E. Consumer Reporting Agency—Any person which, for monetary fees, dues, or on a cooperative nonprofit basis, regularly engages in whole or in part in the practice of assembling or evaluating consumer credit information or other information on consumers for the purpose of furnishing consumer reports to third parties.
- F. Credit Information—Any credit-related information derived from a credit report, found on a credit report itself, or provided on an application for personal insurance. Information that is not credit-related shall not be considered "credit information," regardless of whether it is contained in a credit report or in an application, or is used to calculate an insurance score.
- G. Credit Report—Any written, oral, or other communication of information by a consumer reporting agency bearing on a consumer's credit worthiness, credit standing or credit capacity which is used or expected to be used or collected in whole or in part for the purpose of serving as a factor to determine personal insurance premiums, eligibility for coverage, or tier placement.
- H. Insurance Score—A number or rating that is derived from an algorithm, computer application, model, or other process that is based in whole or in part on credit information for the purposes of predicting the future insurance loss exposure of an individual applicant or insured.

Section 5. Use of Credit Information

An insurer authorized to do business in [insert State] that uses credit information to underwrite or rate risks, shall not:

- A. Use an insurance score that is calculated using income, gender, address, zip code, ethnic group, religion, marital status, or nationality of the consumer as a factor.
- B. Deny, cancel or non-renew a policy of personal insurance solely on the basis of credit information, without consideration of any other applicable underwriting factor independent of credit information and not expressly prohibited by Section 5(A).

Drafting Note: This subsection prohibits an insurer from refusing to insure an applicant, insured, or other individual seeking insurance coverage because the person's insurance score fails to meet or exceed a minimum numeric threshold, unless one or more other applicable underwriting factors independent of credit information are considered.

- C. Base an insured's renewal rates for personal insurance solely upon credit information, without consideration of any other applicable factor independent of credit information.

- D. Take an adverse action against a consumer solely because he or she does not have a credit card account, without consideration of any other applicable factor independent of credit information.
- E. Consider an absence of credit information or an inability to calculate an insurance score in underwriting or rating personal insurance, unless the insurer does one of the following:
1. Treats the consumer as otherwise approved by the Insurance Commissioner/ Supervisor/Director, if the insurer presents information that such an absence or inability relates to the risk for the insurer.
 2. Treats the consumer as if the applicant or insured had neutral credit information, as defined by the insurer.
 3. Excludes the use of credit information as a factor and use only other underwriting criteria.
- F. Take an adverse action against a consumer based on credit information, unless an insurer obtains and uses a credit report issued or an insurance score calculated within 90 days from the date the policy is first written or renewal is issued.
- G. Use credit information unless not later than every 36 months following the last time that the insurer obtained current credit information for the insured, the insurer recalculates the insurance score or obtains an updated credit report. Regardless of the requirements of this subsection:
1. At annual renewal, upon the request of a consumer or the consumer's agent, the insurer shall re-underwrite and re-rate the policy based upon a current credit report or insurance score. An insurer need not recalculate the insurance score or obtain the updated credit report of a consumer more frequently than once in a twelve-month period.
 2. The insurer shall have the discretion to obtain current credit information upon any renewal before the 36 months, if consistent with its underwriting guidelines.
 3. No insurer need obtain current credit information for an insured, despite the requirements of subsection (G)(1), if one of the following applies:
 - (a) The insurer is treating the consumer as otherwise approved by the Commissioner.
 - (b) The insured is in the most favorably-priced tier of the insurer, within a group of affiliated insurers. However, the insurer shall have the discretion to order such report, if consistent with its underwriting guidelines.
 - (c) Credit was not used for underwriting or rating such insured when the policy was initially written. However, the insurer shall have the discretion to use credit for underwriting or rating such insured upon renewal, if consistent with its underwriting guidelines.
 - (d) The insurer re-evaluates the insured beginning no later than 36 months after inception and thereafter based upon other underwriting or rating factors, excluding credit information.
- H. Use the following as a negative factor in any insurance scoring methodology or in reviewing credit information for the purpose of underwriting or rating a policy of personal insurance:

1. Credit inquiries not initiated by the consumer or inquiries requested by the consumer for his or her own credit information.
2. Inquiries relating to insurance coverage, if so identified on a consumer's credit report.
3. Collection accounts with a medical industry code, if so identified on the consumer's credit report.
4. Multiple lender inquiries, if coded by the consumer reporting agency on the consumer's credit report as being from the home mortgage industry and made within 30 days of one another, unless only one inquiry is considered.
5. Multiple lender inquiries, if coded by the consumer reporting agency on the consumer's credit report as being from the automobile lending industry and made within 30 days of one another, unless only one inquiry is considered.

Section 6. Extraordinary Life Circumstances

- A. Notwithstanding any other law or regulation, an insurer that uses credit information shall, on written request from an applicant for insurance coverage or an insured, provide reasonable exceptions to the insurer's rates, rating classifications, company or tier placement, or underwriting rules or guidelines for a consumer who has experienced and whose credit information has been directly influenced by any of the following events:
1. Catastrophic event, as declared by the federal or state government
 2. Serious illness or injury, or serious illness or injury to an immediate family member
 3. Death of a spouse, child, or parent
 4. Divorce or involuntary interruption of legally-owed alimony or support payments
 5. Identity theft
 6. Temporary loss of employment for a period of 3 months or more, if it results from involuntary termination
 7. Military deployment overseas
 8. Other events, as determined by the insurer
- B. If an applicant or insured submits a request for an exception as set forth in Section 6(A), an insurer may, in its sole discretion, but is not mandated to:
1. Require the consumer to provide reasonable written and independently verifiable documentation of the event.
 2. Require the consumer to demonstrate that the event had direct and meaningful impact on the consumer's credit information.
 3. Require such request be made no more than 60 days from the date of the application for insurance or the policy renewal.

4. Grant an exception despite the consumer not providing the initial request for an exception in writing.
 5. Grant an exception where the consumer asks for consideration of repeated events or the insurer has considered this event previously.
- C. An insurer is not out of compliance with any law or rule relating to underwriting, rating, or rate filing as a result of granting an exception under this section. Nothing in this section shall be construed to provide a consumer or other insured with a cause of action that does not exist in the absence of this section.
 - D. The insurer shall provide notice to consumers that reasonable exceptions are available and information about how the consumer may inquire further.
 - E. Within 30 days of the insurer's receipt of sufficient documentation of an event described in Section 6(A), the insurer shall inform the consumer of the outcome of their request for a reasonable exception. Such communication shall be in writing or provided to an applicant in the same medium as the request.

Section 7. Dispute Resolution and Error Correction

If it is determined through the dispute resolution process set forth in the federal Fair Credit Reporting Act, 15 USC 1681i(a)(5), that the credit information of a current insured was incorrect or incomplete and if the insurer receives notice of such determination from either the consumer reporting agency or from the insured, the insurer shall re-underwrite and re-rate the consumer within 30 days of receiving the notice. After re-underwriting or re-rating the insured, the insurer shall make any adjustments necessary, consistent with its underwriting and rating guidelines. If an insurer determines that the insured has overpaid premium, the insurer shall refund to the insured the amount of overpayment calculated back to the shorter of either the last 12 months of coverage or the actual policy period.

Section 8. Initial Notification

- A. If an insurer writing personal insurance uses credit information in underwriting or rating a consumer, the insurer or its agent shall disclose, either on the insurance application or at the time the insurance application is taken, that it may obtain credit information in connection with such application. Such disclosure shall be either written or provided to an applicant in the same medium as the application for insurance. The insurer need not provide the disclosure statement required under this section to any insured on a renewal policy, if such consumer has previously been provided a disclosure statement.
- B. Use of the following example disclosure statement constitutes compliance with this section: "In connection with this application for insurance, we may review your credit report or obtain or use a credit-based insurance score based on the information contained in that credit report. We may use a third party in connection with the development of your insurance score."

Section 9. Adverse Action Notification

If an insurer takes an adverse action based upon credit information, the insurer must meet the notice requirements of both (A) and (B) of this subsection. Such insurer shall:

- A. Provide notification to the consumer that an adverse action has been taken, in accordance with the requirements of the federal Fair Credit Reporting Act, 15 USC 1681m(a).

- B. Provide notification to the consumer explaining the reason for the adverse action. The reasons must be provided in sufficiently clear and specific language so that a person can identify the basis for the insurer's decision to take an adverse action. Such notification shall include a description of up to four factors that were the primary influences of the adverse action. The use of generalized terms such as "poor credit history," "poor credit rating," or "poor insurance score" do not meet the explanation requirements of this subsection. Standardized credit explanations provided by consumer reporting agencies or other third party vendors are deemed to comply with this section.

Section 10. Filing

- A. Insurers that use insurance scores to underwrite and rate risks must file their scoring models (or other scoring processes) with the Department of Insurance. A third party may file scoring models on behalf of insurers. A filing that includes insurance scoring may include loss experience justifying the use of credit information.
- B. Any filing relating to credit information is considered trade secret under *[cite to the appropriate state law]*.

Section 11. Indemnification

An insurer shall indemnify, defend, and hold agents harmless from and against all liability, fees, and costs arising out of or relating to the actions, errors, or omissions of [an agent / a producer] who obtains or uses credit information and/or insurance scores for an insurer, provided the [agent / producer] follows the instructions of or procedures established by the insurer and complies with any applicable law or regulation. Nothing in this section shall be construed to provide a consumer or other insured with a cause of action that does not exist in the absence of this section.

Section 12. Sale of Policy Term Information by Consumer Reporting Agency

- A. No consumer reporting agency shall provide or sell data or lists that include any information that in whole or in part was submitted in conjunction with an insurance inquiry about a consumer's credit information or a request for a credit report or insurance score. Such information includes, but is not limited to, the expiration dates of an insurance policy or any other information that may identify time periods during which a consumer's insurance may expire and the terms and conditions of the consumer's insurance coverage.
- B. The restrictions provided in subsection (A) of this section do not apply to data or lists the consumer reporting agency supplies to the insurance [agent / producer] from whom information was received, the insurer on whose behalf such [agent / producer] acted, or such insurer's affiliates or holding companies.
- C. Nothing in this section shall be construed to restrict any insurer from being able to obtain a claims history report or a motor vehicle report.

Section 13. Severability

If any section, paragraph, sentence, clause, phrase, or any part of this Act passed is declared invalid due to an interpretation of or a future change in the federal Fair Credit Reporting Act, the remaining sections, paragraphs, sentences, clauses, phrases, or parts thereof shall be in no manner affected thereby but shall remain in full force and effect.

Section 14. Effective Date

This Act shall take effect on *[insert date]*, applying to personal insurance policies either written to be effective or renewed on or after 9 months from the effective date of the bill.

Obtained and released by:
Common Cause and
The Center for Media and Democracy

DRAFT An Act Providing for the Detection and Prevention of Fraud, Waste, Abuse and Improper Payments in State Government

Summary

This Act would improve government efficiency and accountability by detecting and preventing fraud, waste, abuse and improper payments in state government. This Act would establish an Enterprise Fraud Program Office with the authority to develop and implement an automated fraud detection system across state agencies.

Model Legislation

{Title, Enacting Clause, etc.}

Section 1. {Legislative Findings}

(A) Fraud, waste, abuse and improper payments are pervasive, and often on the rise, in many government programs.

(1) According to The Centers for Medicare and Medicaid Services (CMS), the 2011 Medicaid Improper Payment rate was 8.1%;

(2) According to The Government Accountability Office (GAO), over \$70B in improper payments are made each year in Medicaid and Medicare;

(3) According to the U.S. Department of Labor, the 2011 Unemployment Insurance Payment Error Rate was 11.2%, resulting in \$5.7B of improper payments;

(4) According to The Internal Revenue Service (IRS), the tax gap for federal income tax is at least \$270B per year;

(5) In the 2012 filing season, IRS estimated losses due to identity theft alone at \$5 billion, and detected an additional \$12 billion.

(B) Entities involved in perpetrating fraud and abuse of government programs are becoming increasingly more sophisticated in their schemes and tactics, and often work in organized and collusive fraud rings or networks to attack any and all government programs. The fraud schemes can be massive, as illustrated in the following recent cases:

(1) October 2010: 73 defendants, \$163M in false Medicare/Medicaid billings, Armenian-American fraud ring;

(2) February 2011: 20 defendants, \$200M in false Medicare/Medicaid billings, Florida;

(3) February 2011: 111 defendants, \$225M in false Medicare/Medicaid billings, 7 cities;

(4) April 2011: 3 defendants; \$3.9M in Food Stamp fraud, Texas;

(5) September 2011: 91 defendants, \$295M in false Medicare/Medicaid billings, 8 cities;

(6) October 2012: 91 defendants, \$430M in false Medicare/Medicaid billings, 7 cities;

(C) Fraud, waste, abuse and improper payments can adversely affect the State budget, impede economic development, and deplete benefits intended for citizens in need.

(D) The State's citizens expect state agencies to utilize modern techniques and technology to prevent tax dollars from being spent on fraudulent or improper payments.

(E) Identifying possible waste, fraud, abuse and improper payments at the earliest point possible will reduce losses and possibly prevent erroneous payments from being made, thus providing potentially millions of dollars in cost-savings to the State.

(F) State-supported citizen and employee benefits programs, workers' compensation, Medicaid, unemployment insurance, tax compliance, and discretionary grants to community-based programs are areas where it is important for the State to identify and prevent waste, fraud, abuse and improper payments.

(G) Modern technologies and best practices exist, and have been deployed successfully in the commercial sector for many years, that can greatly reduce the losses associated with fraud, waste, abuse and improper payments.

(H) An enterprise approach to reducing waste, fraud, abuse, and improper payments coordinates efforts with more than one agency and incorporates data from multiple data sources within an agency and between two or more agencies. This type of approach allows state government to utilize its rich data assets across agencies and programs to better detect improper behaviors, and to leverage economies of scale to reduce overall costs for fraud detection and prevention across all state government programs and functions.

Section 2. {Establishment of an Enterprise Fraud Program Office}

(A) There is established within the [insert appropriate state entity (state controller/comptroller, inspector general, etc.) here], an Enterprise Fraud Program Office to implement a fraud, waste, abuse and improper payments detection and prevention capability across State agencies and programs.

(B) State agencies shall fully support and participate in the Enterprise Fraud Program's efforts to develop an automated fraud detection system. State agencies shall provide access to state databases as directed by the Enterprise Fraud Program Office to allow the data to be integrated with various state data and to permit fraud detection analytics software to analyze the data.

- 93 (C) In support of the automated fraud detection effort, the Enterprise Fraud Program Office
94 shall:
95
- 96 (1) Develop a detailed long-range plan to implement an automated fraud detection
97 system across State agencies;
98
 - 99 (2) Determine costs, to include vendor costs, for the effort for five years;
100
 - 101 (3) Coordinate with impacted State agencies to define their involvement in the project
102 and to identify potential data assets and applications that can be included in an initial
103 request for proposal;
104
 - 105 (4) Establish priorities for developing and implementing potential applications;
106
 - 107 (5) Work with the proper state agencies to evaluate potential savings resulting from
108 fraud, waste, abuse and improper payments reductions in the impacted agencies and
109 programs;
110
 - 111 (6) Establish a pilot project as set forth in Section 4 of this Act to begin the
112 implementation process and to identify and resolve issues associated with expansion
113 of the initiative;
114
 - 115 (7) Coordinate with participating agencies to ensure that each has the resources and
116 processes necessary to follow up on incidents of potential fraud, waste or abuse
117 identified; and
118
 - 119 (8) Provide recommendations to the State legislature on potential future initiatives and
120 the cost and savings associated with each.
121

122 **Section 3. {Pilot Program}**

123

- 124 (A) So that savings and recoveries may be realized within the current budget cycle, the
125 Enterprise Fraud Program Office shall initiate a pilot project within 90 days of the
126 effective date of this Act to implement state-of-the-art enterprise fraud detection
127 technology that can support fraud, waste, abuse and improper payment detection and
128 prevention across state agencies, programs and functions.
129
- 130 (B) The technology must provide the following capabilities:
131
- 132 (1) Automated detection and alerting;
133
 - 134 (2) Continuous monitoring of program transactions and activity, with ability to identify
135 fraud and improper payments both prospectively (before the payment is made) and
136 retrospectively (after payments are made);
137

- 138 (3) Ability to detect non-transactional fraud such as program eligibility issues and
139 identity theft;
140
141 (4) Use of the latest advanced analytical techniques including predictive modeling,
142 complex pattern analysis, social network analysis, text mining and geospatial
143 analysis;
144
145 (5) Feedback and self-learning capability to adapt to changing schemes and trends;
146
147 (6) Advanced entity resolution capabilities to create a holistic view of entities across
148 government agencies, programs and databases; and
149
150 (7) The ability to extend and adapt to all areas of state government.
151

152 (C) The Enterprise Fraud Program Office is authorized to enter into a vendor license
153 agreement for the pilot project in an amount not to exceed the potential cost savings as
154 estimated by the Enterprise Fraud Program Office in cooperation with impacted State
155 agencies as required in Section 2 (C)(5) of this Act.
156

- 157 (1) Payments shall be structured to coincide with expected savings or benefit realization.
158
159 (2) To maximize cost reductions and savings, the Enterprise Fraud Program Office shall
160 select a vendor and enter into the agreement within 120 days of the effective date of
161 this Act.
162

163 **Section 4. {Scheduled Reporting}**

164

- 165 (A) Within 90 days from the effective date of this Act, the Enterprise Fraud Program Office
166 shall report to the State legislature on the identification and progress on at least five state
167 agencies participating in this effort.
168
169 (B) Within 120 days from the effective date of this Act, the Enterprise Fraud Program Office
170 shall report to the State legislature on the progress and the status of pilot project as set
171 forth in Section 4 of this Act.
172
173 (C) These reports shall continue quarterly unless otherwise directed by the State legislature.
174
175 (D) These reports shall be developed and presented by the Enterprise Fraud Program Office.
176
177 (E) These reports shall include the following:
178
179 (1) Incidents, types, and amounts of fraud identified, by agency;
180
181 (2) The amount actually recovered as a result of fraud identification, by agency;
182

- 183 (3) Agency procedural changes resulting from fraud identification and the timeline for
184 implementing each;
185
186 (4) Recommendations for changes in state statute, agency regulations, and agency
187 operating procedures that would improve the state's ability to identify and prevent
188 fraud and/or increase the probability that funds lost to fraudulent activity are
189 recovered by the state;
190
191 (5) Recommendations for changes in the U.S. Code, Code of Federal Regulations, and
192 operating procedures by U.S. Departments and agencies that would improve the
193 state's ability to identify and prevent fraud and/or increase the probability that funds
194 lost to fraudulent activity are recovered by the state;
195
196 (6) State costs for fraud detection for the previous quarter;
197
198 (7) Payments to the vendor for the previous quarter; and
199
200 (8) Anticipated costs and vendor payments for each of the next two years from the date
201 of the report.
202

203 **Section 5. {Allocation of Savings}**
204

- 205 (A) Recoveries realized from these projects shall be placed in a nonreverting reserve in a fund
206 to operate the Enterprise Fraud Program Office or another appropriate savings
207 mechanism and shall not be utilized except by an appropriation of the State legislature.
208 Other benefits such as cost avoidance shall be identified and reported quarterly to the
209 State legislature.
210

211 **Section 6. {Optional Fiscal Note}**
212

- 213 (A) This Act may require a fiscal note. All funding should be offset by estimated cost-savings
214 to the State.
215

216 **Section 7. {Severability Clause}**
217

218 **Section 8. {Repealer Clause}**
219

220 **Section 9. {Effective Date}**

1 **DRAFT Resolution Supporting the Elimination of Federal Restrictions**
2 **on Tolling**

3
4 *Summary*

5
6 Tolling provides an efficient, fair and practical way for states to manage congestion in
7 urban areas and meet the increasing budget demands of highway construction and
8 maintenance. Advances in fuel efficiency have diminished the ability of traditional
9 sources of state revenue, such as the per gallon gasoline tax, to meet the rising need for
10 highway construction and maintenance. This resolution supports the elimination of
11 federal restrictions on state tolling to give states maximum flexibility to meet their
12 transportation needs.

13
14 *Model Resolution*

15
16 **WHEREAS**, the United States Department of Transportation restricts an individual
17 state's ability to toll by requiring state application for the implementation of toll roads
18 and regulating how toll money may be spent; and

19
20 **WHEREAS**, the federal government has failed to pass a long-term highway
21 reauthorization bill; and

22
23 **WHEREAS**, the cost to simply maintain and rebuild existing U.S. highway infrastructure
24 is more than \$4 trillion over the next 20 years; and

25
26 **WHEREAS**, more fuel efficient and electric cars are using the highway system, limiting
27 the effectiveness of per gallon gas tax; and

28
29 **WHEREAS**, traffic congestion consumes 4.2 billion hours of commuters time and
30 tolling is often the only way to manage congestion in urban areas where adding additional
31 lanes is not an option; and

32
33 **WHEREAS**, states need every tool available to them to manage congestion and finance
34 infrastructure; and

35
36 **WHEREAS**, electronic toll collection enables tolls to be collected at high speed, without
37 toll booths and disruption to traffic flows; and

38
39 **WHEREAS**, it is in the economic interest of the State of *[insert state]* and the United
40 States to encourage investment in nationally and regionally significant
41 infrastructure, which fuels job creation in the near and long term and improves the quality
42 of life for hard-working families and businesses who rely on major highways to access
43 employment, customers and their families;

44
45 **THEREFORE, BE IT RESOLVED** that Congress should not restrict states' ability to
46 toll, save for minimal protections necessary to ensure interstate commerce.

47

48 **BE IT FURTHER RESOLVED** that the Chief Clerk of the Assembly transmit copies of
49 this Resolution to the President and Vice President of the United States, to the Speaker of
50 the United States House of Representatives, to the Majority Leader in the Senate, to each
51 Senator and Representative from [*insert state*] in the Congress of the United States, to the
52 Secretary of United States Department of Transportation, and to the author for
53 appropriate distribution.

Obtained and released by:
Common Cause and
The Center for Media and Democracy

To: All ALEC Task Force Members

RE: Sunset Procedures

The Board of Directors has approved a set of procedures for reviewing all ALEC model legislation and resolutions. All model legislation must be reviewed before every 5th year after the bill has been adopted or re-reviewed by the Task Force and the ALEC Board. All model legislation under review is eligible for sunset according to the five year sunset review process. The entire process is outlined in this packet and should answer most questions. The upcoming task force meeting at the 2012 States and Nation Policy Summit in Washington DC will have a different focus than previous task force meetings. Most task forces will be reviewing dozens of past ALEC bills and resolutions.

ALEC's Board of the Directors and staff adopted this sunset procedure to enable all ALEC bills to be reviewed and updated as needed on a reasonable basis. This process has already proved that some legislation served its purpose and is no longer needed. We believe this will result in ALEC having clear and relevant legislation and policies that legislators are proud to promote.

The following is a quick executive overview of the process:

- Staff recommends which bills should be retained, amended or sent to sunset. All recommendations are sent for review to the Task Force Executive Committee.
- The Task Force Executive Committee will review staff recommendations. Bill and resolutions approved by two thirds of the Executive Committee will be sent directly to the ALEC Board. Any bill that is amended or requested to be reviewed will be sent to the full Task Force.
- The full Task Force will review all bills the Executive Committee recommended for review, amendment, and bills that failed to receive a two thirds majority vote.
- All Task Force recommendations regarding model bills and resolutions to be sunset or retained shall be sent to the ALEC Board of Directors.
- The ALEC Board of Directors will vote on all bills that are to either be sunset or retained.

If you have any questions about this process please either contact your Task Force Director or you may contact me directly.

Sincerely,

Michael D. Bowman
Senior Director of Policy & Strategic Initiatives

Five Year Sunset Model Legislation and Resolutions

All ALEC model bills and resolutions will have an original adoption date and five year sunset date which can be renewed by a vote of the Task Force Executive Committee or the full Task Force and the ALEC Board of Directors.

All bills or model resolutions that are four years from adoption date will have one year for the Task Force to review and vote on whether to extend another five years. The Task Force Director will transmit all four year old model bills and resolutions to the Task Force Executive Committee no later than **65 Days** before the next Task Force Meeting.

In the **65 Day Notice** ALEC Staff will make one of the following recommendations for each four year model bill or resolution to the Task Force Executive Committee.

- The policy should sunset
- The policy should be amended
- The policy should be retained

The Task Force Co Chairs may appoint a special committee to review the recommendations from the ALEC staff. Executive Committees are to vote **40 Days** prior the next Task Force Meeting. The Executive Committees shall vote by phone, in person, or by any electronic means.

If a two-thirds majority of the Task Force **Executive Committee votes to retain** the model bill or resolution that action is to be reported to the full Task Force. The model bill or resolution will be directly transmitted to the Board for consideration. No Task Force vote is necessary since the model bill or resolution is existing policy and both the Task Force Executive Committee and the Board will vote to extend the sunset.

If a majority of the Task Force **Executive Committee agrees to sunset, amend, or retain** the model bill or resolution the model policy moves onto the full Task Force. The Task Force Executive Committee will transmit all model bills that are to expire as sunset or that are to be amended to the full Task Force. At the Co-Chairs discretion, any bill or resolution up for task force consideration may be placed on the **consent slate** that will go before the full Task Force.

Any member of the Task Force may make a motion to separate any model bill or resolution from the Consent calendar but must have an additional four members of the Task Force rise in support to second the motion. It would take a majority of the public and private sector bill to take any action on the model bill or resolution.

All model bills retained, amended, or sunset will go before the public sector board for approval before adoption as described in Section IX.

These model policies received at least 2/3 Executive Committee vote to retain so they will go directly to the ALEC Board for consideration:

Summaries for the below policies are attached.

1 Affordable Housing Tax Credit Act	1995
2 Factory-Built Housing Act	2000
3 Housing Affordability Impact Statement Act	1995
4 Rent Control Preemption Act	1995
5 Resolution in Support of Workforce Housing in America	2004
6 Economic Civil Rights Act	1995
7 Economic Liberty Resolution	1996
8 Resolution Opposing Government Mandated Disclosure of Proprietary, Trade Secret Information	2006
9 Taxpayer Privatization Dividend Act	1995
10 Breach of Personal Information Notification Act	2005
11 Employment Reference Immunity Act	1996
12 Living Wage Mandate Preemption Act	2001
13 Prevailing Wage Repeal Act	1995
14 Resolution in Opposition to any Increase in the Starting (Minimum) Wage	1996
15 Resolution Urging Congress to Pass Legislation Requiring Expedited Waiver Procedures to States	2000
16 Resolution on the Enhancement of Economic Neutrality, Commercial Efficiency, and Fairness in the Taxation of Moist Smokeless Tobacco (MST) Products	2006
17 Regulatory Flexibility Act	2003
18 Access to Financial Services for Unbanked and Underbanked Consumers	2007
19 Free Contract In Financing Act	1995
20 Resolution in Opposition to Government Imposed Caps or Elimination of ATM Service Charges	1998
21 Resolution in Support of Insurance Commissioners' Exclusive State Regulatory Authority Over Variable Life Insurance and Variable Annuities	2003
22 State Power to Regulate Lending Act	2002
23 Title Pledge Act	2005
24 After-Market Crash Parts Act	1995
25 Insurance Market Conduct Surveillance Act	2005
26 Interstate Insurance Product Regulation Compact Resolution	2005
27 Property/Casualty Insurance Modernization Act	2000
28 Resolution on the National Association of Insurance Commissioners	1996
29 Resolution on the State Regulation of Insurance	2007
30 Resolution Opposing "Pay at the Pump" Automobile Insurance	1995
31 Resolution Supporting Territorial Rating	1995
32 The Property/Casualty Insurance Form Filing Act	1999
33 The Uninsured Motorist Stipulation of Benefits Act	1995
34 Intermodal Policy Resolution	1995
35 Public Transportation Consumer Protection Act	1995
36 Pupil Transportation Cost-Effectiveness Act	1995
37 Resolution on Secondary Boycotts	1995
38 Resolution on the Federal Employer's Liability Act	1995
39 Resolution to Repeal Special Privileges in Transit	1995
40 The Water/Wastewater Utility Public-Private Partnership Act	1999
41 Independent Contractor Definition Act	1996
42 The Employer Standing Act	1999
43 Workers' Compensation as Exclusive Remedy Resolution	1995
44 Workers' Compensation Fraud Warning Act	1999
45 Workers' Compensation Medical Records Disclosure Act	2003
46 Workplace Drug Testing Act	1995
47 Open Contracting Act	1995
48 Political Funding Reform Act	1998
49 Public Employee Freedom Act	1998
50 Resolution in Opposition to Frivolous Complaints and Permit Extortion	1996
51 Resolution in Opposition to Violence in Labor Disputes	2007
52 Resolution on Release Time for Union Business	2007
53 Resolution Opposing "Card Check" and Forced, Compulsory Binding Arbitration	2007
54 Resolution Urging Congress to Oppose Federal Standards for Monopoly Bargaining	2000
55 Right to Work Act	1995
56 Public Prerogatives Act	1995

These model policies will be voted on by the full Task Force on the following consent slates:

CONSENT SLATE 1

Amendments to full policies are available on document with model policy summaries.

AMEND - Full Task Force will vote on if these policies will be amended (amendments attached)

57 Employee Rights Reform Act	1999
58 Resolution in Support of Reporting Requirements for Public Sector Unions	2007
59 Labor Peace Agreement Preemption Act	2001
60 Voluntary Contributions Act	2003

CONSENT SLATE 2

Summaries for the below policies are attached.

SUNSET - Consent slate to be voted on by full Task Force

61 Enterprise Zone Act	1995
62 Homeownership and Opportunity for People Everywhere Act	1995
63 Right to Buy Public Housing Act	1995
64 Real Estate and Economic Growth Resolution	1995
65 Government Service Competition Act	1995
66 Licensing and Certification Common Language Act	1995
67 Public-Private Fair Competition Act	1995
68 Uniform Photographic Records Act	1996
69 Omnibus Common Language Act	1995
70 Public Employee Compensation Reporting Act	1995
71 Resolution Opposing Comparable Worth Legislation	1999
72 Starting (Minimum) Wage Repeal Act	1996
73 Consumer Banking Act	1995
74 Deferred Presentment Services Act	1999
75 Nationwide Interstate Banking Act	1995
76 Principles of ALEC Regarding "Proposed Socially Conscious" Investments And Controversial Stock Divestiture	1998
77 Resolution Urging Congress To Modernize the Social Security System With Personal Retirement Accounts (PRA's)	2000
78 Resolution Urging Congress to Oppose Measures Designed to Impose Ceilings on Credit Card Rates	1995
79 Resolution Urging Congress to Protect our Uniform National Credit System	2003
80 Consumer Choice Motor Vehicle Insurance Act	1997
81 Government-Related Insurers Not to be Authorized Act	2001
82 Community Transportation Corporation Act	2002
83 Competitive Contracting of the Department of Motor Vehicles Act	1998
84 Resolution Against Federal Weight-Distance Tax Proposal	1999
85 Resolution Commending the Use of Remote Control Locomotive Technology	2003
86 Resolution in Support of the Expanded "Highway Watch" Program	2003
87 Resolution on Equitable Motor Carrier Regulatory Fees	1996
88 Resolution on the Federal Highway Trust Fund	1996
89 Resolution Opposing Federal Non-Commercial Driver's License Standards	2002
90 Resolution Opposing the U.S. Department of Transportation's Proposal on Truck Driver Hours of Service	2001
91 Resolution to Eliminate the Clean Air Act's Employee Trip Reduction Provision	1995
92 Resolution to Restore to the States the Ability to Safely Regulate Vehicle Weight and Size to Meet their Transportation Needs	1998
93 Statement on Aviation Funding	1999
94 The State Driver's License and Identification Security Act	2004
95 Urban Transit Administration Act	1995
96 The Workplace Responsibility Act	2003
97 Prohibition of Negative Check-off Act	1996
98 Prohibition on Compensation Deductions Act	1996
99 Public Employer Payroll Deduction Policy Act	1998
100 Resolution in Opposition to Salting	1996
101 Resolution in Support of Employee Involvement	1996
102 Public Pay Equity Act	1995
103 Resolution on Franchise and Business Agreement Legislation	1996
104 Act Regarding the Use of Credit Information in Personal Insurance	2003

CONSENT SLATE 3

Summaries for the below policies are attached.

REFER - Full Task Force will vote on if these policies will be referred to the appropriate Subcommittee or Task Force as indicated.

105 Resolution in Support of Federal Pension Portability Legislation

2001 Retain; Refer Policy to Tax and Fiscal Policy Task Force

106 The Multi-Passenger Transportation Deregulation Act

1998 Sunset; Refer issue to Transportation and Infrastructure Subcommittee

107 At-will Employment Act

1996 Sunset; Refer issue to Labor and Business Regulation Subcommittee

Obtained and released by:
Common Cause and
The Center for Media and Democracy

2012 ALEC STATES & NATION POLICY SUMMIT

November 28 – 30, 2012

Grand Hyatt Washington
1000 H Street, NW • Washington, D.C. 20001



ATTENDEE REGISTRATION / HOUSING FORM

Early registration deadline: November 8, 2012

Housing cut-off date: November 8, 2012

Online
www.alec.org

Fax (credit cards only)
202.331.1344

Phone / Questions • Mon-Fri, 9am-5:00 pm Eastern
202.742.8538

ATTENDEE INFORMATION

Prefix (required) ☐ Sen ☐ Rep ☐ Del ☐ Mr ☐ Mrs ☐ Ms ☐ Other _____
Last Name _____ First Name _____ Middle Initial _____ Badge Nickname _____
Title _____
Organization (required) _____
Primary Address ☐ Business ☐ Home _____
City _____ State/Province _____ Country _____ ZIP/Postal code _____
Daytime phone _____ Fax _____ Alternate phone _____
Email (confirmation will be sent by email) _____
Emergency Contact Name _____ Day Phone _____ Evening Phone _____
Dietary Restrictions _____
☐ This is my first time attending an ALEC event.
*Spouse / Guest/Kids' Congress: If registering a spouse or guest, please complete the spouse/guest registration form

REGISTRATION INFORMATION

** Please note that member fees are subject to verification

- | | EARLY
until
Nov 8 | ON-SITE
begin
Nov 9 | DAILY |
|---|-------------------------|---------------------------|-------|
| <input type="checkbox"/> ALEC Legislative Member | \$375 | \$475 | \$245 |
| <input type="checkbox"/> Legislator / Non-Member | \$475 | \$575 | \$345 |
| <input type="checkbox"/> Newly Elected Legislator (2012 Election Cycle) | \$375 | \$475 | \$245 |
| <input type="checkbox"/> ALEC Private Sector Member | \$725 | \$875 | \$445 |
| <input type="checkbox"/> Private Sector / Non-Member | \$925 | \$1100 | \$545 |
| <input type="checkbox"/> ALEC Non-Profit Member (501(c)(3) status required) | \$525 | \$625 | \$345 |
| <input type="checkbox"/> Non-Profit Non-Member (501(c)(3) status required) | \$675 | \$825 | \$445 |
| <input type="checkbox"/> Legislative Staff / Government | \$400 | \$500 | \$245 |
| <input type="checkbox"/> ALEC Alumni | \$425 | \$525 | \$295 |
| <input type="checkbox"/> ALEC Legacy Member | \$0 | \$0 | \$0 |

For Daily Registration, select which day: ☐ Wed ☐ Thur ☐ Fri

REGISTRATION FEES: \$ _____

Note: Registration forms with enclosed payments must be received by November 8, 2012 to be eligible for early bird registration rates. Forms and/or payments received after November 8, 2012 will be subject to the on-site registration rate.

REGISTRATION CONFIRMATION INFORMATION

Online registrants will receive immediate email confirmation. If registering by form, confirmation will be emailed, faxed, or mailed within 72 hours of receipt of payment.

METHOD OF REGISTRATION PAYMENT

Credit Card: Credit cards will be charged immediately. Please fax to the above number for processing.

☐ Amer Express ☐ Visa ☐ MasterCard

Card # _____

Cardholder (please print) _____

Exp Date (mm/yy) _____ Security Code _____

Signature _____

REGISTRATION CANCELLATION / REFUND INFORMATION

Registrations cancelled prior to 5pm Eastern November 8, 2012 are subject to a \$100 cancellation fee. Registrations are non-refundable after 5pm Eastern November 8, 2012.

HOUSING

RESERVATION CUTOFF FOR ALEC DISCOUNTED RATE IS November 8, 2012

Grand Hyatt Washington

Arrival Date _____ Departure Date _____

Sharing with: (Maximum 4 guests per room) _____

Room Type

- | | |
|---------------------------------|-------|
| <input type="checkbox"/> Single | \$289 |
| <input type="checkbox"/> Double | \$289 |
| <input type="checkbox"/> Triple | \$314 |
| <input type="checkbox"/> Quad | \$314 |

Special requests

- ☐ ADA room required:
____ Audio ____ Visual ____ Mobile
- ☐ Rollaway / crib: _____
- ☐ Other: _____

Credit Card Information/ Reservation Guarantee

Credit Card information is required at time of reservation to guarantee the reservation. Card must be valid through December 2012

☐ Please use the same credit card information as above.

☐ Amer Express ☐ Visa ☐ MasterCard ☐ Discover

Card # _____

Cardholder (please print) _____

Exp Date (mm/yy) _____ Security Code _____

Signature _____

All rates DO NOT include state and local tax currently 14.5% (subject to change)

Note: Cutoff for reservations at the ALEC rate is November 8, 2012. After November 8, 2012, every effort will be made to accommodate new reservations, based on availability and rate.

HOUSING CONFIRMATION INFORMATION

Online reservations will receive immediate email confirmation. Reservations received by form will be confirmed via email, fax, or mail within 72 hours of receipt.

HOUSING CANCELLATION / REFUND INFORMATION

Credit cards will be charged one night room and tax in the event of a no show or if cancellation occurs within 72 hours prior to arrival. Please obtain a cancellation number when your reservation is cancelled.

2012 ALEC STATES & NATION POLICY SUMMIT

November 28 – 30, 2012

Grand Hyatt Washington
1000 H Street, NW • Washington, D.C. 20001

SPOUSE/GUEST REGISTRATION FORM



Online
www.alec.org

Fax (credit cards only)
202.331.1344

Phone / Questions • Mon-Fri, 9am-5:00 pm Eastern
202.742.8538

ATTENDEE INFORMATION IS REQUIRED TO REGISTER A SPOUSE OR GUEST

Last Name _____ First Name _____
Organization _____
Daytime phone _____
Email (Confirmation will be sent by email) _____

SPOUSE / GUEST REGISTRATION

SPOUSE / GUEST REGISTRATION GUIDELINES

1. Spouse / guest registration is meant to accommodate legal spouse and immediate family members.
2. Attendees from the same organization must register independently. No exception will be made.
3. Spouse / guest designation will be clearly visible on name badge.

Last Name _____ First Name _____ Middle initial _____ Badge Nickname _____
Last Name _____ First Name _____ Middle initial _____ Badge Nickname _____
Last Name _____ First Name _____ Middle initial _____ Badge Nickname _____

SPOUSE / GUEST REGISTRATION FEES	Number of Spouse/Guest(s)	Fee	TOTAL
<input type="checkbox"/> Spouse / Guest <i>please note name(s) above</i>	_____	\$ 150	\$ _____

METHOD OF SPOUSE / GUEST REGISTRATION PAYMENT

Credit Card: Credit cards will be charged immediately. Please fax to the above number for processing.

☐ Amer Express Card # _____
☐ Visa Cardholder (please print) _____
☐ MasterCard Exp Date (mm/yy) ____/____ Signature _____

REGISTRATION CONFIRMATION INFORMATION

Online registrants will receive immediate email confirmation. If registering by form, confirmation will be emailed within 72 hours of receipt of payment.

REGISTRATION CANCELLATION / REFUND INFORMATION

Registrations cancelled prior to 5pm Eastern November 8, 2012 are subject to a \$100 cancellation fee. Registrations are non-refundable after 5pm Eastern November 8, 2012.

SCHOLARSHIP POLICY BY MEETING

ALEC Spring Task Force Summit:

1. ***Spring Task Force Summit Reimbursement Form:*** ALEC Task Force Members are reimbursed by ALEC up to a predetermined set limit for travel expenses. Receipts must be forwarded to the ALEC Policy Coordinator and approved by the Director of Policy.
2. ALEC Task Force Members' room & tax fees for a two-night stay are covered by ALEC.
3. *Official Alternate Task Force Members* (chosen by the State Chair and whose names are given to ALEC more than 35 days prior to the meeting to serve in place of a Task Force Member who cannot attend) are reimbursed in the same manner as Task Force Members.
4. ***State Scholarship Reimbursement Form:*** Any fees above the set limit, or expenses other than travel and room expenses can be submitted by Task Force Members for payment from their state scholarship account upon the approval of the State Chair. Receipts must be submitted to the State Chair, who will submit the signed form to the Director of Membership.
5. *Non-Task Force Members* can be reimbursed out of the state scholarship fund upon State Chair approval. Receipts must be submitted to the State Chair, who will submit the appropriate signed form to the Director of Membership.

ALEC Annual Meeting:

State Scholarship Reimbursement Form: State scholarship funds are available for reimbursement by approval of your ALEC State Chair. Expenses are reimbursed after the conference, and may cover the cost of travel, room & tax, and registration. Receipts are to be submitted to the State Chair, who will then submit the signed form to the Director of Membership.

ALEC States & Nation Policy Summit:

1. ***States & Nation Policy Summit Reimbursement Form:*** ALEC offers two scholarships per state to cover the cost of travel, room & tax, and registration not to exceed \$1,000.00 per person for a total of \$2,000.00 per state. ALEC scholarship recipients must be named by the ALEC State Chair. Expenses are submitted to the State Chair and reimbursed after the conference. The State Chair submits the signed form to the Director of Membership.
2. ***State Scholarship Reimbursement Form:*** Any other fees or payments must come out of the state scholarship account, with the approval of the State Chair. Receipts must be submitted to the State Chair, who submits the signed form to the Director of Membership.

ALEC Academies:

Academy Reimbursement Form: Attendees of ALEC Academies are reimbursed by the Task Force Committee hosting the Academy. Attendees will receive a form at the Academy, and will be reimbursed up to \$500.00 for travel, and room & tax fees for a two-night stay by ALEC. Receipts must be forwarded to the appropriate Task Force Director and approved by the Director of Policy.



Mission Statement

To advance free markets, limited government,
and federalism.

Obtained and released by:
Common Cause and
The Center for Media and Democracy